

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
ORLANDO DIVISION**

In re:

LAWRENCE JAMES TAYLOR
DOLORES TAYLOR
Debtor(s)

Case No. 6:11-bk-14577-CCJ

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Laurie K. Weatherford, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/27/2011.
- 2) The plan was confirmed on 05/10/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 07/01/2013.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 22.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$84,749.77.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$44,962.50
Less amount refunded to debtor	\$0.00

NET RECEIPTS:	\$44,962.50
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Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$5,609.87
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,401.85
Other	\$350.00

TOTAL EXPENSES OF ADMINISTRATION:	\$7,361.72
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Attorney fees paid and disclosed by debtor:	\$0.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS BANK, FSB	Unsecured	3,669.59	3,720.85	3,720.85	394.53	0.00
AT&T UNIVERSAL CARD	Unsecured	3,792.56	NA	NA	0.00	0.00
BACK BOWL I, LLC	Unsecured	NA	3,982.25	3,982.25	422.25	0.00
BANK OF AMERICA, N.A.	Secured	11,500.00	6,500.00	8,048.51	2,448.13	0.00
BANK OF AMERICA, N.A.	Unsecured	NA	5,446.09	5,446.09	577.47	0.00
BEST BUY	Unsecured	683.99	NA	NA	0.00	0.00
BP CARDMEMBER SERVICE	Unsecured	650.11	NA	NA	0.00	0.00
BREVARD COUNTY TAX COLLECTOR	Secured	NA	2,150.40	NA	0.00	0.00
CANDICA, LLC	Unsecured	6,296.00	3,804.91	3,804.91	403.45	0.00
CANDICA, LLC	Unsecured	964.39	1,233.09	1,233.09	130.75	0.00
CANDICA, LLC	Unsecured	9,133.56	9,587.36	9,587.36	1,016.58	0.00
CAPITAL MANAGEMENT SERVICES,	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE, N.A.	Unsecured	4,262.88	946.58	946.58	100.36	0.00
CHASE	Unsecured	11,739.00	NA	NA	0.00	0.00
CITIMORTGAGE, INC.	Unsecured	55,141.72	57,829.35	57,829.35	6,131.84	0.00
DISCOVER BANK	Unsecured	NA	6,015.67	6,015.67	637.86	0.00
DISCOVER BANK	Unsecured	2,027.92	2,314.47	2,314.47	245.41	0.00
EXXON-MOBIL	Unsecured	1,156.76	NA	NA	0.00	0.00
HEALTH FIRST PHYSICIANS	Unsecured	512.00	NA	NA	0.00	0.00
HOME DEPOT	Unsecured	3,489.97	NA	NA	0.00	0.00
HRMC	Unsecured	130,600.30	NA	NA	0.00	0.00
INSIGHT CREDIT UNION	Secured	1,500.00	1,181.05	1,181.05	1,181.05	0.00
INSIGHT CREDIT UNION	Unsecured	5,052.92	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	11,297.00	7,038.38	7,038.38	1,519.64	0.00
INTERNAL REVENUE SERVICE	Priority	0.00	2,170.00	2,170.00	578.72	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	272.23	272.23	26.93	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Unsecured	738.16	970.02	970.02	102.85	0.00
LVNV FUNDING, LLC	Unsecured	0.00	6,000.93	6,000.93	636.30	0.00
LVNV FUNDING, LLC	Unsecured	0.00	3,641.62	3,641.62	386.13	0.00
MACY'S	Unsecured	287.00	NA	NA	0.00	0.00
MIMA	Unsecured	500.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MIMA	Unsecured	1,000.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS, INC.	Unsecured	0.00	428.19	428.19	45.41	0.00
OAK HARBOR CAPITAL III, LLC	Unsecured	4,195.87	4,561.82	4,561.82	483.71	0.00
OAK HARBOR CAPITAL III, LLC	Unsecured	NA	3,318.19	3,318.19	351.84	0.00
PORTFOLIO INVESTMENTS II, LLC	Unsecured	237.92	499.46	499.46	52.96	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	442.51	651.73	651.73	64.48	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	4,027.72	4,027.72	427.07	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,094.36	2,407.43	2,407.43	255.26	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	368.26	426.61	426.61	45.24	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	5,402.50	2,713.16	2,713.16	287.68	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,061.04	1,705.24	1,705.24	180.82	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	804.54	1,065.39	1,065.39	112.97	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	6,296.00	3,457.15	3,457.15	366.57	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	0.00	3,422.36	3,422.36	362.89	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	0.00	3,015.76	3,015.76	319.77	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	0.00	831.56	831.56	88.17	0.00
QUANTUM3 GROUP, LLC	Unsecured	607.66	822.31	822.31	87.19	0.00
SCOTTS LAWN SERVICE	Unsecured	165.00	NA	NA	0.00	0.00
SUNTRUST BANK	Secured	1,500.00	3,721.14	NA	0.00	0.00
WELLS FARGO BANK, N.A.	Secured	NA	1,047.88	1,047.88	465.60	0.00
WELLS FARGO BANK, N.A.	Secured	137,058.28	136,819.32	0.00	16,662.90	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$1,047.88	\$17,128.50	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$9,229.56	\$3,629.18	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$10,277.44	\$20,757.68	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$9,208.38	\$2,098.36	\$0.00
TOTAL PRIORITY:	\$9,208.38	\$2,098.36	\$0.00
GENERAL UNSECURED PAYMENTS:	\$139,119.50	\$14,744.74	\$0.00

Disbursements:

Expenses of Administration	<u>\$7,361.72</u>
Disbursements to Creditors	<u>\$37,600.78</u>

TOTAL DISBURSEMENTS : **\$44,962.50**

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 07/25/2013

By: /s/ Laurie K. Weatherford

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.